

Information to identify the case:

Debtor 1	James R. Johns	Social Security number or ITIN xxx-xx-4218
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 10/1/19
Case number: 19-23840-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James R. Johns	
2. All other names used in the last 8 years		
3. Address	1286 Lakemont Drive Pittsburgh, PA 15243	
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/30/19

For more information, see page 2

Debtor James R. Johns

Case number 19-23840-GLT

7. Meeting of creditors	December 2, 2019 at 11:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 1/31/20 Filing deadline: 12/10/19 Filing deadline: 3/30/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 12/2/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 James R. Johns
 Debtor

Case No. 19-23840-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: agro
 Form ID: 309I

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Oct 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2019.

db +James R. Johns, 1286 Lakemont Drive, Pittsburgh, PA 15243-1854
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnencour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15147555 +ARG, 61-43 186st St., Ste 450, Fresh Meadows, NY 11365-2710
 15132690 +Ann M. Johns, 503 Clemesha Avenue, Pittsburgh, PA 15226-2017
 15132691 +BlueVine, 401 Warren St #300, Redwood City, CA 94063-1578
 15132692 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951
 15147556 +Commonwealth of Pennsylvania, Department of Labor & Industry, Office of Chief Counsel, 301 Fifth Avenue, Suite 230, Pittsburgh, PA 15222-2440
 15132696 +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
 15132699 +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
 15147557 +Federouch, P.O. Box 522, Lawrence, PA 15055-0522
 15147558 Federouch, 202 Buckeye Street, Canonsburg, PA 15317
 15147559 +Fox Capital Group, 140 Broadway 46th Fl, New York, NY 10005-1155
 15132702 +Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
 15147561 Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 15147562 +Intercare Psychiatric Services, 180 Fort Couch Road, STE 304, Pittsburgh, PA 15241-1041
 15132706 +KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
 15147564 +Kenneth J. Hardin, II, 437 Grant Street, Suite 620, Pittsburgh, PA 15219-6010
 15147565 +Lowes, c/o GS Holdings, 5553 Whipple Rd NW #5, North Canton, OH 44720-7760
 15147566 +MCA Recovery LLC, 17 State St., Ste 40000, New York, NY 10004-1501
 15132707 +Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
 15132708 +Mt. Lebanon Municipality, c/o Jordan Tax Service Inc., 102 Rahway Road, McMurray, PA 15317-3349
 15147567 OSHA, Department of Treasury, Debt Management Services, PO Box 979101, Saint Louis, MO 63197-9000
 15132712 +Pittsburgh Water & Sewage Authority, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4216
 15147568 +RDM Capital Funding, LLC, 777 Passaic Ave, Ste 375, Clifton, NJ 07012-1804
 15147569 ++SWIFT FINANCIAL DBA SWIFT CAPITAL, 3505 SILVERSIDER RD, SUITE 200, WILMINGTON DE 19810-4905
 (address filed with court: Swift Capital, 501 Carr Rd #301, Wilmington, DE 19809)
 15132714 +Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 15132716 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
 15147570 +UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
 15132718 +Vincent M. Johns, 1256 Kings Road, Morgantown, WV 26508-9155
 15132720 Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306
 15147571 +Yellowstone Capital LLC, 30 Broad St. 14th Fl, Ste 1462, New York, NY 10004-2304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: chris.frye@steidl-steinberg.com Oct 31 2019 03:47:24 Christopher M. Frye,
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 31 2019 03:48:35 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 31 2019 03:48:47
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr E-mail/Text: kburkley@bernsteinlaw.com Oct 31 2019 03:49:40 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15132688 +EDI: GMACFS.COM Oct 31 2019 07:18:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 15132686 +EDI: GMACFS.COM Oct 31 2019 07:18:00 Ally Financial, P.o. Box 380901,
 Bloomington, MN 55438-0901
 15132693 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 31 2019 03:44:22 Credit One Bank,
 Po Box 98872, Las Vegas, NV 89193-8872
 15132695 EDI: DISCOVER.COM Oct 31 2019 07:18:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 15132694 EDI: DISCOVER.COM Oct 31 2019 07:18:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850
 15136165 EDI: DISCOVER.COM Oct 31 2019 07:18:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15147560 +EDI: CCS.COM Oct 31 2019 07:18:00 Geico, c/o Credit Collections, 725 Canton St.,
 Norwood, MA 02062-2679
 15147563 +E-mail/Text: cs.bankruptcy@jmcbiz.com Oct 31 2019 03:49:46 Joseph, Mann & Creed,
 8948 Canyon Falls Blvd, #200, Twinsburg, OH 44087-1900

District/off: 0315-2

User: agro
Form ID: 309I

Page 2 of 2
Total Noticed: 51

Date Rcvd: Oct 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

15132705 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Oct 31 2019 03:49:46 Kabbage Inc.,
925B Peachtree Street NE, Suite 1688, Attn: Bankruptcy Department, Atlanta, GA 30309-3918
15139147 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2019 03:46:09 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15132710 +EDI: AGFINANCE.COM Oct 31 2019 07:18:00 OneMain Financial, Attn: Bankruptcy,
Po Box 3251, Evansville, IN 47731-3251
15132709 +EDI: AGFINANCE.COM Oct 31 2019 07:18:00 OneMain Financial, Po Box 1010,
Evansville, IN 47706-1010
15132711 +E-mail/Text: blegal@phfa.org Oct 31 2019 03:48:51 Pa Housing Finance Age,
2101 N. Front Street, Harrisburg, PA 17110-1086
15132719 +EDI: WFFC.COM Oct 31 2019 07:18:00 Wells Fargo Home Mor, Po Box 10335,
Des Moines, IA 50306-0335

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
15132689* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15132687* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15147554* +Ann M. Johns, 503 Clemesha Avenue, Pittsburgh, PA 15226-2017
15132697* +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15132698* +EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15132700* +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15132701* +EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15132703* +Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
15132704* +Gerard W. Johns, 8 Mulberry court, Grove City, PA 16127-4672
15132713* +Pittsburgh Water & Sewage Authority, Penn Liberty Plaza 1, 1200 Penn Avenue,
Pittsburgh, PA 15222-4216
15132717* +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
Highlands Ranch, CO 80129-2386
15132715* +Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
TOTALS: 1, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2019 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor James R. Johns chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
York as trustee for registered Holders of CWABS, Inc., Et Al... bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmevf@chapter13trusteedpa.com

TOTAL: 5